

## IN THE CLAIMS

The following is a complete listing of the claims in this application, reflects all changes currently being made to the claims, and replaces all earlier versions and all earlier listings of the claims:

1. (Previously Presented) A method for facilitating a private label account transaction using data sets stored on a radio frequency transaction device, the method comprising the steps of:
  - providing a radio frequency transaction device responsive to a radio frequency interrogation signal, said transaction device including a database configured for storing a data set owned by a private label account provider;
  - receiving an application for said transaction device from a consumer;
  - communicating credit application information extracted from said application to a provider of credit services;
  - and communicating service partner information extracted from said application to a service partner,
  - wherein said transaction device is operable to provide said data set via radio frequency communication for completion of a private label transaction, and
  - wherein a portion of said data set facilitates the completion of a private label transaction.
2. (Previously Presented) The method of claim 1, wherein said radio frequency transaction device is operable to communicate with a radio frequency

identification (RFID) reader via radio frequency communications in response to an interrogation signal from said radio frequency identification reader.

3. (Previously Presented) The method of claim 2, wherein said data set owned by a private label account provider comprises a private label account identifier.

4. (Previously Presented) The method according to claim 3, wherein said transaction device is operable to provide said private label account identifier to said RFID reader.

5. (Previously Presented) The method according to claim 4, wherein said RFID reader is operable to receive said private label account identifier in magnetic stripe format.

6. (Original) The method of claim 1, wherein said data set is stored on said database in magnetic stripe format.

7. (Previously Presented) The method of claim 1, further comprising providing a private label transaction account, said private label transaction account having a value associated with transaction account usage, and wherein said private label transaction results in a modification of said value of said private label transaction account.

8. (Previously Presented) A method for facilitating a private label account transaction using data sets stored on a radio frequency transaction device, the method comprising the steps of:

providing a radio frequency transaction device responsive to a radio frequency interrogation signal, said transaction device including a database configured for storing a data set owned by a private label account provider;

adding said private label account provider-owned data set to said database, wherein said transaction device is operable to provide said data set via radio frequency communication for completion of a private label transaction,

wherein a portion of said data set facilitates the completion of a private label transaction, and

wherein said adding to said database further comprises:

receiving at a service partner an application for said transaction device from a consumer, said application comprising fields which include credit application information and service partner information, said service partner information related at least in part to membership in said service partner establishment;

extracting said service partner information from said application;

communicating said service partner information to a service partner to determine if said service partner desires to provide access into said service partner establishment and to allow purchase of goods and services from said service partner using said transaction device;

extracting said credit application information from said application for said transaction device;

communicating said credit application information to a provider of credit services, said provider of credit services thereafter determining whether it desires to extend credit to the consumer; and

if said provider of credit services desires to extend credit to the consumer, establishing an account associated with said consumer and causing said transaction device to be sent to the consumer, wherein said transaction device is configured for providing access to said credit services and said service partner's establishment.

9. (Original) The method of claim 1, wherein a portion of said data set facilitates the completion of a private label transaction wherein the transaction includes one of issuing and redeeming loyalty points.

10. (Currently Amended) A radio frequency transaction device comprising:

a first data storage area configured to store ~~[[said]]~~ a private label account identifier, said private label account identifier associated with a private label data set owner and said first data storage area configured to store said private label account identifier in a first format; and

a second data storage area configured to store a second account identifier, said second account identifier associated with a second owner and a financial transaction account, in a second format different from said first format,

wherein said radio frequency transaction device is configured to interact with a first interaction device configured to read data from said first data storage for completion of a private label transaction, and

wherein said radio frequency transaction device is configured to interact with a second interaction device configured to read data from said second data storage for completion of a financial transaction.

11. (Previously Presented) The radio frequency transaction device according to claim 10, wherein said first format is magnetic stripe format.

12. (Currently Amended) A system for facilitating the management of a plurality of data sets stored on a radio frequency transaction device,

said transaction device comprising:

at least one data storage area configured to store a first data set in a first format and a second data storage area configured to store a second data set in a second format different from said first format, said first data set associated with a first owner and said data storage area configured to store said first data set in said first format independent of said second data set, and[[,]]

said second data set associated with said second owner and said data storage area configured to store said second data set in said second format independent of said first data set, wherein said first data set is associated with one of a private label transaction account, and a calling card transaction account, and said second data set is

associated with one of a private label transaction account, calling card transaction account, and a credit card transaction account;

a remote database configured to store a duplicate of said first data storage area and said second data storage area; and

[[and]] an interaction device configured to read and write data to said transaction device storage area, said interaction device configured to receive said first and second data sets from said remote data base, and to provide said first and second data sets to said transaction device database.

13. (Currently Amended) A radio frequency transaction device for storing a private label account identifier, said device comprising:

a first data storage area configured to store said private label account identifier, said private label account identifier associated with a private label data set owner and said first data storage area configured to store said private label account identifier in a first format; and

a second data storage area configured to store a second account identifier, said second account identifier associated with a second owner and a financial transaction account, in a second format different from said first format,

wherein said transaction device is embedded in a pervasive instrument,

wherein said radio frequency transaction device is configured to interact with a first interaction device configured to read data from said first data storage for completion of a private label transaction, and

wherein said radio frequency transaction device is configured to interact with a second interaction device configured to read data from said second data storage for completion of a financial transaction.

14. (Currently Amended) A system for facilitating the management of a plurality of data sets stored on a radio frequency pervasive transaction device, said pervasive transaction device comprising:

at least one data storage area configured to store a first data set in a first format and a second data storage area configured to store a second data set in a second format different from said first format,

said first data set associated with a first owner and said data storage area configured to store said first data set in said first format independent of said second data set, and[[,]]

said second data set associated with said second owner and said data storage area configured to store said second data set in said second format independent of said first data set, wherein said first data set is associated with one of a private label transaction account, and a calling card transaction account, and said second data set is associated with one of a private label transaction account, calling card transaction account, and a credit card transaction account;

a remote database configured to store a duplicate of said first data storage area and said second data storage area; and

an interaction device configured to read and write data to said transaction device storage area, said interaction device configured to receive said first and second data

sets from said remote [[data base]] database, and to provide said first and second data sets to said transaction device database.